

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lisa J. Boyer
Debtor

Case No. 13-03510-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 1
Total Noticed: 16

Date Rcvd: Dec 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2016.

db +Lisa J. Boyer, 850 Melissa Court, Enola, PA 17025-1551
4344183 +Amex Department Stores, P.O. Box 8218, Mason, OH 45040-8218
4380757 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4344186 Chase Auto Finance, PO Box 78068, Phoenix, AZ 85062-8068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4344184 EDI: BANKAMER.COM Dec 06 2016 18:58:00 Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170
4344185 +EDI: CAPITALONE.COM Dec 06 2016 18:58:00 Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
4380389 EDI: BL-BECKET.COM Dec 06 2016 18:58:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4344187 EDI: RCSFNBMARIN.COM Dec 06 2016 18:58:00 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
4368676 EDI: CAUT.COM Dec 06 2016 18:58:00 JP Morgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
4344188 EDI: CBSKOHLS.COM Dec 06 2016 18:58:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
4360173 EDI: RESURGENT.COM Dec 06 2016 18:58:00 LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4344189 E-mail/Text: unger@members1st.org Dec 06 2016 18:59:16 Member's 1st FCU, PO Box 40, Mechanicsburg, PA 17055-0040
4389950 +EDI: OPHSUBSID.COM Dec 06 2016 18:58:00 OAK HARBOR CAPITAL VII, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4344191 EDI: AGFINANCE.COM Dec 06 2016 18:58:00 OneMain Financial, P.O. Box 183172, Columbus, OH 43218-3172
4396108 EDI: PRA.COM Dec 06 2016 18:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4344192 +EDI: RMSC.COM Dec 06 2016 18:58:00 QVC, P.O. Box 530905, Atlanta, GA 30353-0905
TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4344190* Member's 1st FCU, PO Box 40, Mechanicsburg, PA 17055-0040

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James M Bach on behalf of Debtor Lisa J. Boyer JMB@JamesMBach.com,
staff@jamesmbach.com;staff@ecf.courtdrive.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Lisa J. Boyer
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-03510-MDF**

Social Security number or ITIN **xxx-xx-4971**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lisa J. Boyer

**By the
court:**



December 6, 2016

Honorable Mary D. France
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.